

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
LUFKIN DIVISION

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IN RE:

JANICE ELAINE WILLIAMS

CASE NO. 02-92340  
CHAPTER 13

DEBTOR

AMENDED SCHEDULES I AND J  
CURRENT INCOME AND EXPENDITURES OF INDIVIDUAL DEBTOR(S)  
AND AMENDED SUMMARY OF SCHEDULES

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

Debtor files this her Amended Schedule I – Current Income of Individual Debtor(s), Amended  
Schedule J – Current Expenditures of Individual Debtor, and Amended Summary of Schedules, pursuant to  
the attached Exhibits “A”, “B”, and “C” respectively.

Respectfully submitted,

ALLEN T. GREGORY  
P.O. Box 160  
NEDERLAND, TX 77627  
(409) 722-6003

BY: Allen T. Gregory  
ALLEN T. GREGORY  
TBA No. 08430900  
ATTORNEY FOR DEBTOR

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Amended Schedules I and J Current Income and Expenditures of Individual Debtor(s) and Amended Summary of Schedules has this 22nd day of January 2003, been mailed by Regular U.S. Mail to Janice Elaine Williams, Debtor, Rt. 7 Box 3910, Lufkin, Texas 75904, to Mr. Michael Gross, Trustee, P.O. Box 7097, Tyler, Texas 75711, to James W. King, Attorney at Law, Offerman & King, L.L.P., 6420 Wellington Place, Beaumont, Texas 77706, and to John P. Dillman, Attorney at Law, Linebarger Goggan Blair Pena & Sampson, LLP, P.O. Box 3064, Houston, Texas 77253-3064. This service complies with Local Rules of Bankruptcy Procedure 9013(f).

Allen T. Gregory  
ALLEN T. GREGORY

**AMENDED**In re Janice Elaine Williams

/ Debtor

Case No. 02-92340

(if known)

**SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
<b>Divorced</b>	<b>Kathryn Williams</b>	<b>7</b>	<b>Daughter</b>
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation	<b>Clerical</b>		
Name of Employer	<b>Angelina College</b>		
How Long Employed	<b>1/03 to the Present</b>		
Address of Employer	<b>Hwy. 59 Lufkin TX</b>		
Income: (Estimate of average monthly income)	DEBTOR		SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 450.00	\$	0.00
Estimated Monthly Overtime	\$ 0.00	\$	0.00
SUBTOTAL	\$ 450.00	\$	0.00
LESS PAYROLL DEDUCTIONS			
a. Payroll Taxes and Social Security	\$ 65.00	\$	0.00
b. Insurance	\$ 0.00	\$	0.00
c. Union Dues	\$ 0.00	\$	0.00
d. Other (Specify):	\$ 0.00	\$	0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 65.00	\$	0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 385.00	\$	0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$	0.00
Income from Real Property	\$ 0.00	\$	0.00
Interest and dividends	\$ 0.00	\$	0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$	0.00
Social Security or other government assistance			
Specify: <b>Social Security</b>	\$ 1,130.00	\$	0.00
Pension or retirement income	\$ 0.00	\$	0.00
Other monthly income			
Specify:	\$ 0.00	\$	0.00
TOTAL MONTHLY INCOME	\$ 1,515.00	\$	0.00
TOTAL COMBINED MONTHLY INCOME	\$ 1,515.00		
(Report also on Summary of Schedules)			

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

PLAINTIFF'S  
EXHIBIT

"A"

**AMENDED**In re Janice Elaine Williams

/ Debtor

Case No. 02-92340

(if known)

**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	318.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	175.00
Water and sewer	\$	23.00
Telephone	\$	35.00
Other <b>Satellite</b>	\$	30.00
Home maintenance (Repairs and upkeep)	\$	50.00
Food	\$	250.00
Clothing	\$	30.00
Laundry and dry cleaning	\$	30.00
Medical and dental expenses	\$	25.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	65.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify: <b>Property Taxes</b>	\$	4.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other:	\$	0.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	\$	<b>1,135.00</b>

**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	1,515.00
B. Total projected monthly expenses	\$	1,135.00
C. Excess income (A minus B)	\$	380.00
D. Total amount to be paid into plan each: <b>Monthly</b>	\$	380.00

**PLAINTIFF'S  
EXHIBIT  
"B"**

**AMENDED**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
LUFKIN DIVISION**

In re *Janice Elaine Williams*

Case No. 02-92340

Chapter 13

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	<i>Yes</i>	<i>1</i>	\$ 4,000.00		
B-Personal Property	<i>Yes</i>	<i>4</i>	\$ 36,731.00		
C-Property Claimed as Exempt	<i>Yes</i>	<i>2</i>			
D-Creditors Holding Secured Claims	<i>Yes</i>	<i>2</i>		\$ 40,156.00	
E-Creditors Holding Unsecured Priority Claims	<i>Yes</i>	<i>1</i>		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	<i>Yes</i>	<i>2</i>		\$ 4,060.00	
G-Executory Contracts and Unexpired Leases	<i>Yes</i>	<i>1</i>			
H-Codebtors	<i>Yes</i>	<i>1</i>			
I-Current Income of Individual Debtor(s)	<i>Yes</i>	<i>1</i>			\$ 1,515.00
J-Current Expenditures of Individual Debtor(s)	<i>Yes</i>	<i>1</i>			\$ 1,135.00
Total Number of Sheets in All Schedules ►		<i>16</i>			
Total Assets ►			\$ 40,731.00		
Total Liabilities ►				\$ 44,216.00	

**PLAINTIFF'S  
EXHIBIT**

**"C"**

In re Janice Elaine Williams

/ Debtor

Case No. 02-92340

(if known)

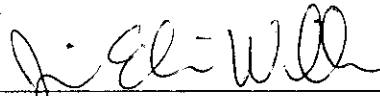
## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 3 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 1-17-03

Signature

  
Janice Elaine Williams